



Form PTO-1449

Docket Number 437312000400

Application Number 09/645,217

INFORMATION DISCLOSURE CITATION
IN AN APPLICATION

(Use several sheets if necessary)

Applicant

D. F. BROADBENT et al.

Filing Date August 24, 2000

Group Art Unit 2771

Mailing Date March 21, 2001

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U.S. PATENT DOCUMENTS

Technology Center 2100

Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
me	1.	9/27/88	4,774,664	Campbell et al.			
me	2.	10/24/89	4,876,648	Lloyd			
me	3.	12/21/93	5,272,623	Grubb et al.			
me	4.	3/11/97	5,611,052	Dykstra et al.			
me	5.	7/1/97	5,644,726	Oppenheimer			
me	6.	11/18/97	5,689,650	McClelland et al.			
me	7.	11/25/97	5,692,206	Shirley et al.			
me	8.	3/31/98	5,734,890	Case et al.			
me	9.	9/15/98	5,809,478	Greco et al.			
me	10.	10/6/98	5,819,230	Christie et al.			
me	11.	10/6/98	5,819,249	Dohanich et al.			
me	12.	2/9/99	5,870,721	Norris			
me	13.	2/16/99	5,873,066	Underwood et al.			
me	14.	5/25/99	5,907,828	Meyer et al.			
me	15.	7/27/99	5,930,775	McCauley et al.			
me	16.	7/27/99	5,930,776	Dykstra et al.			
me	17.	8/17/99	5,940,812	Tengel et al.			
me	18.	10/12/99	5,966,699	Zandi			
me	19.	10/12/99	5,966,700	Gould et al.			
me	20.	11/9/99	5,983,206	Oppenheimer			
me	21.	11/23/99	5,991,745	Kiritz			
me	22.	11/30/99	5,995,947	Fraser et al.			
me	23.	1/25/00	6,018,722	Ray et al.			
me	24.	2/22/00	6,029,144	Barrett et al.			
me	25.	2/22/00	6,029,149	Dykstra et al.			

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Mary Chen

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EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.

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FOREIGN PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Country	Class	Subclass	Translation YES NO

OTHER DOCUMENTS

(including author, title, Date, Pertinent Pages, Etc.)

Examiner Initials	Ref. No.	Title
me	26.	M. Arend, "New automated experts ready for lenders", ABA Banking Journal vol. 84, no. 1, (1992), pp. 61-62.
me	27.	"New software available for commercial loan underwriting", America's Community Banker vol. 5, no. 9, (1996), pg. 42.
me	28.	D. Baker et al., "Providing Customized Process and Situation Awareness in the Collaboration management Infrastructure", IEEE 1999, pp. 79-91.
me	29.	P. Britt, "Automated Underwriting Expedites Appraisals", America's Community Banker, (1997), pp. 17-20.
me	30.	P. Coleman, "Flexibility key to Web-enabling mortgage origination business", SunServer (2000) www.pcineews.com/sun/sun0500/mortgage.htm. 8 pgs.
me	31.	J. Day, "New Freddie Mac Mortgage System Means Less Time, More Links", Bank Systems Technology (1994), pgs. 31-32.
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me	33.	D. L. Edwards et al., "Toward Knowledge Management Systems in the Legal Domain", Int. ACM SIGGROUP Conference on Supporting Group Work Nov. 16-19, 1997, Arizona, pp. 158-166.
me	34.	"Fannie Mae: Home Loans In 60 Minutes", Bank Systems & Technology vol. 32, no. 6, (June 1995) pgs. 14-16.
me	35.	"Fannie Mae Releases Upgraded Automated Underwriting Software", America's Community Banker, June 1997, pp. 46-47.
me	36.	A. Foekens et al., "Facilitating International Electronic Commerce by Formalizing the Incoterms", IEEE Computer Society (1997), pp. 459-467.
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me	38.	"HudworX for Windows", Marzanne Computers, Inc., Legal Real Estate HUD RESPA closing

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